

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Frank Emery Torok, II
 Joann M. Torok
 Debtors

Case No. 16-16181-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db/jdb
 smg Frank Emery Torok, II, Joann M. Torok, 5201 Stansfield Dr, Zionsville, PA 18092-2088
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13851985 +Ally Bank, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
 13816724 +Federal National Mortgage Association, c/o Seterus, Inc., PO Box 1047,
 Hartford, CT 06143-1047
 13838622 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14289904 +Nationstar Mortgage LLC, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC,
 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 14337894 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
 13785564 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, PO Box 2008, Grand Rapids, MI 49501-2008)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2020 03:06:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2020 03:06:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13785561 E-mail/Text: ally@ebn.phinsolutions.com Jan 24 2020 03:06:27 Ally bank,
 Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951
 13785562 E-mail/Text: bncnotices@becket-lee.com Jan 24 2020 03:06:28 Kohls/Capital One,
 PO Box 3120, Milwaukee, WI 53201-3120
 13785563 E-mail/PDF: pa_dc_claims@navient.com Jan 24 2020 03:05:49 Navient, Attn: Claims Dept,
 PO Box 9500, Wilkes Barre, PA 18773-9500
 13828279 E-mail/PDF: pa_dc_claims@navient.com Jan 24 2020 03:05:49 Navient PC Trust,
 c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 13785565 E-mail/Text: csrmn@thecmigroup.com Jan 24 2020 03:06:58 The Affiliated Group I,
 3055 41st St NW Ste 100, Rochester, MN 55901-9013

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

ANDREW M. LUBIN on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
 DAVID FITZGIBBON on behalf of Defendant Ally Bank dfitzgibbon@stradley.com
 DAVID S. GELLERT on behalf of Debtor Frank Emery Torok, II dsगतn@rcn.com,
 r46641@notify.bestcase.com
 DAVID S. GELLERT on behalf of Joint Debtor Joann M. Torok dsगतn@rcn.com,
 r46641@notify.bestcase.com

District/off: 0313-4

User: dlw
Form ID: pdf900

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jan 23, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DAVID S. GELLERT on behalf of Plaintiff Joanne M. Torok dsgatn@rcn.com,
r46641@notify.bestcase.com
DAVID S. GELLERT on behalf of Plaintiff Frank Emery Torok, II dsgatn@rcn.com,
r46641@notify.bestcase.com
DENISE ELIZABETH CARLON on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
REBECCA ANN SOLARZ on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com
THOMAS I. PULEO on behalf of Creditor Ally Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

Certificate of Notice Page 3 of 3
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: :

FRANK EMERY TOROK, II
JOANN M. TOROK

Debtor(s) : Chapter 13
: Bankruptcy No. 16-16181ELF

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is dismissed.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s) plan shall be refunded to the Debtor unless a party files a Motion for Alternative Disbursement within 21 days of the date of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby terminated and the employer shall cease wage withholding immediately.

Date: 1/23/20



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE